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A bank book of ours with your name on the cover is absolute assurance of Independence at all times.

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The Central National Bank
307 East Broad Street

CREW IN RIGGING
SAVED BY CUTTER

Men Rescued After Clinging for
More Than Thirty Hours
to Masts.

SPEND NIGHT OF SUFFERING

Mistake of Hatteras Light for
Lightship Cause of
Schooner's Distress.

[Special to The Times-Dispatch.]
Norfolk, Va., January 20.—After clinging for more than thirty hours to the masts and rigging of their wretched vessel, the four remaining members of the crew of the ill-fated three-masted schooner Harry Prescott, whom Hatteras lifesavers were unable to succor in the face of terrific weather, were yesterday rescued at daybreak by the revenue cutter Itasca, which proceeded with the men for Wilmington, N. C.

The four men were all but exhausted when reached by rescuers from the Itasca. After resting for a while on the jibboom of their vessel late yesterday they were compelled at nightfall to take to the rigging again, and there lashed themselves for a night that proved to be one of great suffering in the face of a severe northwest wind that carried the temperature below freezing.

Battle for Life.
It was 3 o'clock Thursday night that the Prescott, bound from New York to Wilmington, N. C., with a cargo of salt, stuck on the inner Diamond Shoals light for the Diamond Shoals lightship. It was a battle for life from the very start, with the seven members of the schooner's crew, and the Prescott cabin soon filling, her men were without food and drink from midnight Thursday until their rescue, save for what little they were able to secure about their persons when it was found that the ship was doomed and nothing remained to do but to take to the rigging.

Had the loss of the Prescott occurred a few days before, her men could have never survived. They would have frozen to the rigging before rescue could possibly have reached them.

Great comfort and joy came to Captain V. R. Philbrook, master of the Harry Prescott, as he watched through strong glasses from the Hatteras beach at dawn this morning the rescue, one by one, of the remaining four members of his crew, whose lives had been in such imminent peril throughout the night. Though himself in bad physical condition as the result of severe suffering encountered with his mate, T. S. Smith, and Steward George O. Robbins, who, to be rescued by life-savers, had to cast themselves into the open sea from the masts of the Prescott, Captain Philbrook watched throughout the night with life-savers, with the hope of some condition by which his remaining men might be taken from the Prescott alive.

Revenue Cutter Arrives.
It was nearly 9 o'clock last night when the Itasca arrived off Hatteras and made her presence known by wireless communication with Diamond Shoals lightship. Calling for immediate assistance from shore in her effort to locate the sunken Prescott, life-savers, in the midst of great danger to themselves, again put to sea, but it was found impossible to reach the shipwrecked mariners. The Itasca, lying by throughout the remainder of the night, sent out volunteers at daybreak, and it was by these men, further assisted by life-savers, that the rest of the Prescott's crew were saved.

The Harry Prescott left New York January 1 and encountered severe weather. She was forced into Delaware Breakwater for harbor, but ice from the upper Delaware tore her from her anchorage, and she was forced to sail. Her master was seeking harbor at Beaufort, N. C., when his vessel foundered.

Captain Philbrook, Mate Smith and Steward Robbins were cared for today by Hatteras life-savers. They

will probably come up the coast to Norfolk.

A dispatch received here over the United States southeast telegraph line from Hatteras, via Cape Henry, says that through the four men of the crew of the schooner Harry Prescott, who were rescued this morning suffered severely while lashed to the rigging of their sunken vessel on Diamond Shoals last night, so happy were they at their rescue that they "climbed like cats aboard the revenue cutter, Itasca."

Paulding Sails for Guantanamo.
Norfolk, Va., January 20.—The torpedo boat destroyer Paulding, brought in this week by the cruiser Birmingham, after encountering a severe storm, which made it necessary for her to put into Bermuda, having completed repairs at the Norfolk Navy Yard, sailed today for Guantanamo.

Sails Under Hurry Orders.
Norfolk, Va., January 20.—The scout cruiser Birmingham, which this week towed into Hampton Roads from Bermuda the crippled torpedo boat destroyer Paulding, and McCall, sailed under hurry orders last midnight for Key West to attend, with the armored cruisers and North Carolina, the opening on Monday of the Florida East Coast Railroad.

Government Files Libel.
Norfolk, Va., January 20.—To recover from the owners of the coasting schooner John Bossert, on account of damages sustained by Diamond Shoals Lightship No. 71, when the latter was rammed by the Bossert January 9, the government today filed a libel against the schooner, claiming \$3,500. The Bossert is now undergoing repairs here, and Lightship No. 71 is at the Portsmouth buoy yard.

Weekly Bank Statement.
New York, January 20.—The statement of the clearing-house banks for the week shows that the banks had \$25,000,000 in excess of legal requirements. This is an increase of \$1,500,000 from the previous week. The statement shows: Actual condition—Loans, \$1,500,000,000; increase, \$1,500,000; Deposits, \$15,000,000,000; increase, \$1,500,000; Legal tenders, \$2,500,000,000; decrease, \$1,500,000; Net deposits, \$13,500,000,000; increase, \$1,500,000; Circulation, \$1,500,000,000; increase, \$1,500,000; Banks cash reserve in vault, \$1,500,000,000; increase, \$1,500,000; Trust companies cash reserve in vault, \$1,500,000,000; increase, \$1,500,000; Aggregate cash reserve, \$1,500,000,000; increase, \$1,500,000; Excess lawful reserve, \$1,500,000,000; increase, \$1,500,000.

South Boston Tobacco Market.
[Special to The Times-Dispatch.]
South Boston, Va., January 20.—The leaf tobacco market here is showing a very active and healthy condition. The weather and dry roads, exceeded expectations. Some fancy wrappers sold as high as \$60 per hundred. Many grades from \$40 to \$50. One large house on Friday sold 50,000 pounds at an average of \$15 for all grades. The average this week was higher than at any time since the 1911 crop began to be marketed. This market has sold nearly 15,000,000 pounds since September, and bids fair to reach the 25,000,000 pound mark.

Bedford City Tobacco Market.
Bedford City, Va., January 20.—Despite the extremely cold weather of the week there was much activity in the tobacco market, with heavy breaks every day. All grades of leaf tobacco were in demand, and a ready sale. No very fine tobacco has been offered this season. The best on the market today is a Virginia, averaging from \$15 to \$20 per 100 pounds. The general average for all grades has been about \$15 per 100 pounds.

Meetings.
Richmond Commandery, No. 2, K. T., Richmond, Va., January 20, 1912.

Assemble at your assembly in the Masonic Temple on MONDAY, Jan. 22, at 10:15 A. M., in full dress to visit the remains of our late FRATEL EMINENT SIR ALFRED S. LEE.

Members of the Commandery of St. Andrew, No. 13, and transient Sir Knights are courteously invited to attend.

The elevator will be running. By order of EDWARD R. FULLER, Eminent Commander. CLINTON L. WILLIAMS, Captain-General. W. M. WILLIAMS, Recorder.

HAVE YOU

Made a deposit with the new bank?

350 OTHERS HAVE

Since January 2d, with a total of over \$150,000.00.

WHY DON'T YOU?

Richmond Bank and Trust Co.

N. W. Cor. Main and Eleventh Streets.

3 PER CENT. INTEREST ON INACTIVE BALANCES.

1% to 3%

BACHRACH

Will loan you money on Diamonds, Watches, Jewelry and Silverware, from

1% to 3% Per Month

Largest, Oldest, Most Reliable.

RICHMOND LOAN OFFICE

515 EAST BROAD STREET.

Honored by Farmers



J. F. Jackson, who has retired as editor of the Southern Planter. He was presented with a loving cup by the Farmers' Institute. (Photo by Foster.)

VIEWS AND
NEAR VIEWS

(Continued From First Page.)

celoupe, squashes, sweet potatoes, tomatoes, cucumbers, Egyptian corn, peppers and other things, all grown between the trees. My garden contains practically everything.

"That is what my California friend is doing. Maybe we can't do quite as well in Virginia, but I think we can raise more than we are raising between the fruit trees, and I am just taking advantage of your kind offer to throw out a hint to the fruit growers of my dear old State."

Onions in Virginia.

"I have been wondering why the Virginia truckers have not been giving more attention to the cultivation of onions, and if I can take advantage of your offer to let everybody talk through the 'Views and Near Views' column of The Industrial Section, I will say that I have been making somewhat of a study of the Bermuda onion, and have been experimenting a little but with it down here in Elizabeth City county. I have but little land on which to experiment, but so far as I have gone I have found that we can grow the Bermuda onion down here in the Tidewater section a great deal better than they can in the tropics. If your 200 word limit did not cut me off right here I could explain why this is true. With your permission, I am sending you a picture of some little things I did in my back garden with the onion."

"J. H. M."

The Old Virginia Pumpkin.
I was out at the Bellwood farm in Chesterfield county some weeks ago, and one of the Bellwood boys, while breaking up a wagonload of pumpkins for the hundred or more cows in the barn, made me a little lecture on the pumpkin subject. I was I could undertake to report the lecture verbatim. The sum and substance of it was this: A Virginia farmer who has cows or hogs to feed can raise no more profitable crop than the old-fashioned Virginia low ground pumpkin. The growing quality of the pumpkin is something great, and they can be grown on suitable land practically without cost, and then after they are grown they keep almost all of the winter. As long as they keep they furnish for stock a green food that nothing else can supply at the time. Mr. Bellwood showed me a knock picture of one of his pumpkin fields and said that there was not an acre on the James River low grounds that paid better than this field. And the uses every pumpkin he grows to feed his cows and his hogs on.

Flowers on the Farm.
"May I use a few lines in the Views and Near Views column just to offer a hint to Virginia women who live away back in the country? Here is what I have to say: After much traveling through the rural districts of the State I have reached the conclusion that the dear women of the country do not give enough attention to the beautifying of their yards and gardens. Flowers are cheap, right-hand, and Virginia soil is so good to produce them and they are so lovely after the blooming period. A very comparatively few country homes have a real flower garden. An acre on the average Virginia farm ought to be devoted to flowers. I hope the Industrial Section of The Times-Dispatch will, among other things, advocate the larger and more intelligent cultivation of flowers around the country homes."

"MARY B."

Some Weather Conditions.
Yesterday a real cold agent just "cussin" and snorting; and he used to be a preacher, too, that is, a long time before he went in the real estate business, a very long time before. What was he tumbling and cussing about? Maybe there is no better way to explain the situation than a copy from my scrapbook, a little clipping that has been there for several years, maybe a dozen of them. Really I do not remember from what paper it was clipped, but here it is:

"From a North Side tenant to a

downtown real estate man:

"Dear Sir: I want them still! steps sized right off—my wife fell down last night and like to broke her dam neck. Please send a blumber and fix our bath tub. It will soon be time now for us to use him again, and oblige. Yours truly."

THE STATE GROWS;
HELPING ALONG

Koerner's Good Report Attracts
Attention Beyond the Borders
of the State.

"The annual report of Commissioner G. W. Koerner and the State Board of Agriculture and Immigration of Virginia, just issued, is a splendid exposition not only of the work of the department during the year, but of the agricultural operations under way in the State and the opportunities there for farmers."

Thus remarks the Manufacturers' Record, and continuing the same paper says:

"During 1911 70,000 copies of the annual report were distributed and nearly 500,000 copies of bulletins on agricultural subjects, including the 36-page bulletin containing records of analyses of fertilizers and agricultural seeds, helpful articles on soil improvement, seed selection and labor-saving devices."

The following advice of Commissioner Koerner is given prominence:

"The yearly increase in the number of land buyers who are locating in this State is constantly bringing up the price of our farming land. The price of land has doubled during the past ten years, an increase in value of \$250,000,000, and if the General Assembly will make liberal appropriations for advertising and distributing literature showing the wonderful resources and opportunities of this State the price of our lands will double again within the next ten years. The fact is that this State, considering the many unsurpassed advantages, has today the cheapest farm lands in the United States. Our soils are the richest in the world. They have stood the hardest knocks and skinnings, and are the quickest to improve. In climate, diversity of soils, fruits, forests, water supply, mineral deposits and variety of landscape, including mountain, valley, hill and lake, and the broad savannas of tidewater, the sun never illumined a more beautiful country, the plowman never turned a kinder soil, and the stranger never shook the hand of a more hospitable people. Virginia is growing each year more rapidly in wealth and population. The skies of Virginia are bright with hope and are people conservatively and courageously are each year building a broader, richer and a greater Commonwealth."

REAL PROGRESS
IN GLOUCESTER

Gloucester Courthouse, Va., January 20.—Probably Gloucester has awakened more slowly industrially than many other counties in Virginia, but having been aroused it has made very rapid progress. The Gloucester exhibit at the State Fair ranked high. Four Gloucester boys received prizes in the corn contest. Watermelons were first. The nut exhibit was the largest in the State. The largest pecan tree probably in the United States grows in Gloucester. The broad nuts shipped to the Land and Irrigation Show in New York attracted wide attention. A fine grade of honey is made here. Hundreds of dollars come into the county from the shipment of Jonathan, The Rhode Island red and crystal white Orpington fowls take first prizes at the shows.

Gloucester for many years was known as a residential section with fine old homes and all of the good

Here's A Big Paying Investment
That Is Absolutely Reliable

We have a limited number of
shares of the capital stock of

MAIN STREET BANK

Which we can offer at a fraction above par. This bank is one of the safest and most conservative savings institutions in the South. Its record for the past year shows an increase in capital of 44 per cent., an increase in deposits of over 20 per cent., and an increase in assets of 35 per cent. A magnificent new building is now being constructed and will be ready for occupancy about February 15th. The remarkable growth, sound financial standing and large dividend earning capacity of this bank stamps this stock as one of the safest and most profitable investments ever offered in Virginia! No matter where you live—no matter how small the sum you wish to invest, you'll find this a "ground floor" opportunity to secure "gilt-edged," big dividend-earning bank stock at a very nominal figure.

Fill out and mail this coupon to-day. It will bring you full information regarding prices and terms of payment.

We have verified every statement made here, and unhesitatingly recommend this as the BEST investment ever offered to our clients and friends.

INVESTORS CORPORATION

518-519 American National Bank Bldg., Richmond, Va.

Investors' Corporation, Richmond, Va.:

Gentlemen.—Send me full particulars regarding prices and terms of payment for stock of MAIN STREET BANK.

Name.....

Address.....

Date.....

National Bank of Virginia

Capital, \$1,200,000.

Ninth and Main Streets.

Surplus, \$600,000.

Offers to the public its unexcelled facilities for the handling of business and safe keeping of all moneys entrusted to its care.

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Safe Deposit Boxes For Rent

3% Interest in Savings Dept.

things for the table at the door, such as fish, oysters, game, fruit and vegetables, and water everywhere for amusements. All of this is still here, and more. Farmers are learning intensive farming. They have organized the Gloucester Agricultural Association and a Farmers' Club. They also have demonstrators of different kinds. If Gloucester makes the same progress in the next five years as she has done in the last, she will blossom like the rose.

Good Methods,
Large Assets,
Courteous Service
And at Your Command

Capital, - \$1,000,000

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"What I Like About the
Commonwealth Bank"

Said a Richmond business man the other day, "is that, in addition to being a strong, well-managed bank, it is progressive and up-to-date, as is proven by the branch banks so conveniently located throughout the city."

The gentleman at the time was in the office of our Broad Street branch.

"Take this branch, for instance. It is the best located of any bank in Richmond to serve people on the entire Northside, in addition to business men on Broad Street and housekeepers in the central and western sections of the city."

The Fulton Branch and the Church Hill Branch are both ideally located for business and personal accounts, and the main office on Ninth Street is right in the heart of things down town.

We appreciate this, coming from a disinterested party.

Commonwealth Bank

12 North Ninth Street.

Capital and Surplus \$350,000.00

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